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Order Filed on October 26, 2023 by Clerk **U.S. Bankruptcy Court District of New Jersey**

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, **PLLC**

130 Clinton Road – Lobby B, Suite 202 Fairfield, NJ 07004

Telephone No.: 973-575-0707

Fax No.: 973-404-8886

Attorneys for Secured Creditor

Kimberly A. Wilson, Esquire (031441997)

In Re:

Hasham R. Syed, aka Hassan Raza Syed aka Syed H. Hashmi aka Prestige America LLC aka Prestige Home Linen Debtor, Nighat A. Syed, Joint Debtor.

Case No.: 22-17137-VFP

Chapter: 13

Hearing Date: 10/19/2023

Judge: Vincent F. Papalia

AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

DATED: October 26, 2023

Honorable John K. Sherwood United States Bankruptcy Court

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Secured Creditor: JPN	Morgan Chase Bank, N.A.
Secured Creditor's Co	ounsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC.
Debtors' Counsel: Ka	ırl J. Norgaard
Property Involved ("C	Collateral"): 2020 Land Rover Range Rover, VIN: SALGV5SE9LA415086
Relief sought:	■ Motion for relief from the automatic stay ☐ Motion to dismiss ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for <u>3</u> months from <u>July 14, 2023</u> through <u>September 14, 2023</u>.
 - The Debtor is overdue for $\underline{1}$ partial payment from $\underline{\text{July } 14, 2023}$ at $\underline{\$1,422.92}$ per month and $\underline{2}$ regular payments from $\underline{\text{August } 14, 2023}$ through $\underline{\text{September } 14, 2023}$ at $\underline{\$1,718.91}$ per month.

Funds Held In Suspense \$____.

Total Arrearages Due \$4,860.74.

- 2. Debtor must cure all post-petition arrearages, as follows:
 - ☐ Immediate payment shall be made in the amount of \$____. Payment shall be made within ___ days of entry of this Order.
 - Beginning on October 14, 2023, regular monthly payments shall continue to be made in the amount of \$1,718.91.
 - Beginning on November 14, 2023, monthly cure payments shall be made in the amount of \$810.12 for 5 months. Debtor shall make a <u>final</u> cure payment on, or before, <u>April 14</u>, 2024 in the amount of \$810.14.
- 3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment:	JPMorgan Chase Bank, N.A.
	National Bankruptcy Department
	D.O. D. 001022

P.O. Box 901032

Ft. Worth, Texas 76101-2032

■ Monthly cure payment: JPMorgan Chase Bank, N.A.

National Bankruptcy Department

P.O. Box 901032

Ft. Worth, Texas 76101-2032

- 4. In the event of Default:
- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.
- In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.
- 5. Award of Attorneys' Fees:
 - The Applicant is awarded attorney fees of \$450.00 and costs of \$188.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

□Attorneys' fees are not awarded.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-17137-VFP

Hasham R. Syed Chapter 13

Nighat A. Syed Debtors

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Oct 26, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recipi ID Recipient Name and Address

db/jdb + Hasham R. Syed, Nighat A. Syed, 29 Phillip Drive, Parsippany, NJ 07054-4370

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name Email Address

David L. Stevens

on behalf of Creditor Amzad Mursalim dstevens@scura.com

ecfbkfilings@scura.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduartegrander.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduartegrander.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduartegrander.com;amurphy@scura.com;amurp

@scura.com; spereyra@scura.com; 14518@notices.next chapterbk.com; dwoody@scura.com

Denise E. Carlon

on behalf of Creditor AmWest Funding Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

John P. Di Iorio

on behalf of Creditor Sola Realty LLC jdiiorio@shapiro-croland.com

Judah B Loewenstein

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. jloewenstein@msklaw.net,

sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net

Karl J. Norgaard

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Date Rcvd: Oct 26, 2023 Form ID: pdf903 Total Noticed: 1

on behalf of Plaintiff Hasham R. Syed knorgaard@norgaardfirm.com

sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard
on behalf of Joint Debtor Nighat A. Syed knorgaard@norgaardfirm.com

sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Debtor Hasham R. Syed knorgaard@norgaardfirm.com

sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Kimberly A. Wilson

on behalf of Creditor JPMORGAN CHASE BANK N.A. kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca K. McDowell

on behalf of Creditor MMG Investments III LLC as assignee of CL45 MW Loan 1, LLC rmcdowell@slgcollect.com,

anovoa@slgcollect.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

Steven A. Jayson

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. sjayson@msklaw.net,

jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 13